## Case 17-40617-TLS Doc 75 Filed 05/24/18 Entered 05/24/18 23:32:32 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
District of Nebraska

In re: Randal D. Miller Debtor Case No. 17-40617-TLS Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0867-4 User: autodocke Page 1 of 2 Date Rcvd: May 22, 2018 Form ID: B318 Total Noticed: 59

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 24, 2018.
db
                              +Randal D. Miller, 2601 Norman Circle, Lincoln, NE 68512-2030
aty
                             +Christopher W. Peterson, Wolfe, Snowden, Hurd, Luers & Ahl, LLP, 1248 O Street, Ste 800,
                                 Lincoln, NE 68508-1445
                             +Kathleen Laughlin, Chapter 13 Trustee's Office,
                                                                                                                                  13930 Gold Circle, Suite 201,
tr
                                 Omaha, NE 68144-2304
                           +ACCOUNTS RECEIVABLE SOLUTIONS, 7121 A STR, SUITE 102, LINCOLN, NE 68510-4289 #+Associated Anesthesiologists, 6911 Van Dorn, Ste. 2, Lincoln, NE 68506-6801 +Bryan Medical Center, PO Box 6991, Lincoln, NE 68506-0991
4705387
4671397
4671402
                             +Bryan Medical Center, PO Box 6991, Lincoln, NE 68506-0991
+Chase, Attn: Bankruptcy Dept., PO Box 659754, San Antonio, TX 78265-9754
+Consultants in Gastroenterology, 1730 S. 70th St., Ste. 110, Lincoln, NE 68506-1680
+Countrywide Home Loans, Inc., 155 N. Lake Ave., Pasadena, CA 91101-1849
+Credit Management, 105 N. Wheeler, PO Box 1512, Grand Island, NE 68802-1512
Edward E. Brink, 10866 W. Dodge Rd., Ste. 230, Omaha, NE 68154
+Eye Surgical Associates, 1710 S. 70th St., Lincoln, NE 68506-1677
+Federal National Mortgage Association, 14221 Dallas Parkway, Ste. 1000,
4671403
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                                Dallas, TX 75254-2946
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                             +Federal National Mortgage Association,
                                                                                                            c/o Seterus, Inc., 14523 SW Millikan Way, #200,
                                 Beaverton, OR 97005-2352
                             Beaverton, OR 97005-2352

+Hruska Physical Therapy Clinic, Inc., 5241 R St., Lincoln, NE 68504-3422

+Inpatient Physicians, PO Box 6971, Lincoln, NE 68506-0971

+Integrated Cardiology Group, 1600 S. 48th St., Ste. 600, Lincoln, NE 68506-1275

+Kansas Counselors, PO Box 14765, Lenexa, KS 66285-4765

+Lancaster County Attorney, 575 S. 10th Street, Lincoln, NE 68508-2810

+Lancaster County Treasurer, 555 S. 10th Street, Lincoln, NE 68508-2860

+Lincoln Fire, 555 S. 10th St., Box 28, Lincoln, NE 68508-2803

Lincoln Fire & Rescue, 555 South 10th Street, #28, Lincoln, NE 68508-2803

+Lincoln Pulmonary 2222 S. 16th St., Ste. 405. Lincoln, NE 68502-3793
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                             +Lincoln Pulmonary, 2222 S. 16th St., Ste. 405, Lincoln, NE 68502-3793
+Lincoln Radiology, PO Box 7239, Loveland, CO 80537-0239
4671420
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                             +Lincoln Surgical Group, 4740 A St., Ste. 100, Lincoln, NE 68510-4854
+Lincoln Surgical Hospital, 1710 S. 70th St., Lincoln, NE 68506-1682
4671422
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                             +Lincoln Surgical Hospital, 1/10 S. 70th St., Lincoln, NE 68506-1682
+Lisa I. Mansur, MD, 3401 Plantation Dr., Ste. 160, Lincoln, NE 68516-4712
+Merchants Credit Adjusters, 4005 S. 148th St., Omaha, NE 68137-5561
NE Heart Institute PC, 2672 Solution Center, Chicago, IL 60677-2006
+Nebraska Emergency Medicine, PO Box 310457, Des Moines, IA 50331-0457
+Nebraska Hematology Oncology, 4004 Pioneer Woods Dr., Lincoln, NE 68503-3610
+Nebraska Hematology Oncology, 4004 Pioneer Woods Dr., Lincoln, NE 68506-7548
4671424
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                             +Nebraska Orthopaedic and Sports Medicine, 575 S. 70th St., Ste. 200, Lincoln, NE 68510-2471
                             +Nebraska Orthopaedic and Sports Medicine, 575 S. 70th St., Ste. 200, Lincoln, NE 68506

+Pathology Medical Services, 5440 South St.m, Ste. 200, Lincoln, NE 68506

+Pathology Medical Services, Box 82653, Lincoln, NE 68501-2653

+Physicians Network, PC, 2000 Q St., Ste. 500, Lincoln, NE 68503-3610

+Radiology Associates, 7601 Pioneers Blvd., PO Box 82568, Lincoln, NE 68501-2568

Seterus, Inc., PO Box 1047, Hartford, CT 06143-1047

+Seterus, Inc., Attn: Bankruptcy Dept., PO Box 1047, Hartford, CT 06143-1047
4671431
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                             +St. Elizabeth Hospital, Attn: Bankruptcy Dept., 555 S. 70th St., Lincoln, NE 68510-2494 +St. Elizabeth Hospital, 3531 Solutions Center, Chicago, IL 60677-3005 +The Nebraska Neurosurgery Group, Suite 110, 6041 Village Drive, Lincoln, NE 68516-5774
4671436
4671437
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4671438
                             +Union Planters Bank National Association, Attn: Post Closing Dept., PO Box 1718,
                                 Memphis, TN 38101-1718
                             +Urology PC,
4671439
                                                        5500 Pine Lake Road,
                                                                                                      Lincoln, NE 68516-3389
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 4677353 E-mail/Text: ebn@aaa-coll.com May 22 2018 22:15:38 AAA COLLECTIONS, INC., P O BOX 881,
                                 SIOUX FALLS, SD 57101-0881
                              +E-mail/Text: nestar@acsiwest.com May 22 2018 22:15:42
4671396
                                                                                                                                               American Collection System,
                                 407 S. 21st St., Laramie, WY 82070-4323
                             +EDI: ATLASACQU.COM May 23 2018 02:08:00
4684550
                                                                                                                    Atlas Acquisitions LLC, 294 Union St.,
                                 Hackensack, NJ 07601-4303
                             +E-mail/Text: jpietig@aamsonline.com May 22 2018 22:15:23
4671398
                                                                                                                                                      Automated Accounts Management Sv.,
                               4800 Mills Civic Pkwy., #202, West Des Moines, IA 50265-5265
EDI: BANKAMER2.COM May 23 2018 02:08:00 Bank of America,
4671399
                                                                                                                                                         Attn: Bankruptcy Dept.,
                             475 Cross Point Pkwy., PO Box 9000, Getzville, NY 14068-9000 +EDI: BANKAMER.COM May 23 2018 02:08:00 Bank of America, NA,
4671400
                                                                                                                Bank of America, NA, Attn: Bankruptcy Dept.,
                                 7105 Corporate Drive, Plano, TX 75024-4100
                             7105 Corporate Drive, Piano, TX /50/24-4100
+E-mail/Text: sarah.dean@bryanheart.com May 22 2018 22:15:09 Bryan Heart,
1600 S. 48th St., Ste. 600, Lincoln, NE 68506-1299
EDI: IRS.COM May 23 2018 02:08:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
+E-mail/Text: zzzdocs@yahoo.com May 22 2018 22:15:40 Lincoln Anesthesiology Group,
4671401
4690651
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                                 575 S. 70th St., Ste. 305, Lincoln, NE 68510-2471
                             +E-mail/Text: jschadt@ortholinc.com May 22 2018 22:15:39
4671419
                                                                                                                                                 Lincoln Orthopaedic Center,
                               6900 A St., Lincoln, NE 68510-4141
E-mail/Text: rev.bnc@nebraska.gov May 22 2018 22:15:51
4721221
                                                                                                                                                Nebraska Department of Revenue,
                                 Att: Bankruptcy Unit, PO Box 94818, Lincoln, NE 68509-4818
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District/off: 0867-4 User: autodocke Page 2 of 2 Date Rcvd: May 22, 2018

Form ID: B318 Total Noticed: 59

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4690652 E-mail/Text: rev.bnc@nebraska.gov May 22 2018 22:15:51 Nebraska Dept. of Revenue, Attn: Bankruptcy Unit, PO Box 94818, Lincoln, NE 68509-4818

4671655 +EDI: PRA.COM May 23 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41021,

Norfolk, VA 23541-1021

4671433 +E-mail/Text: marie@pcrpays.com May 22 2018 22:15:43 Professional Choice, PO Box 5234, Lincoln, NE 68505-0234

4671434 E-mail/Text: mtg.bankruptcy@regions.com May 22 2018 22:15:24 Regions Bank, PO Box 18001,

Hattiesburg, MS 39404-8001

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2018 at the address(es) listed below:

Jerry Jensen ustpregion13.om.ecf@usdoj.gov

John C. Hahn on behalf of Debtor Randal D. Miller bankruptcy@wolfesnowden.com

Lisa C. Billman on behalf of Creditor Federal National Mortgage Association (Fannie Mae), by

Seterus, Inc. nebkecf@southlaw.com,, lisa.billman@southlaw.com Thomas D. Stalnaker t.stalnaker@sbbpc.com, NE07@ecfcbis.com

Wendee N. Elliott-Clement on behalf of Creditor Federal National Mortgage Association (Fannie

Mae), by Seterus, Inc. nebkecf@southlaw.com

TOTAL: 5

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Information to identify the case:		
Debtor 1	Randal D. Miller	Social Security number or ITIN XXX-XX-1954 EIN
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN
United States Bankruptcy Court District of Nebraska		
Case number: 17-40617-TLS		

## **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randal D. Miller

5/22/18

By the court: Thomas L. Saladino

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

## Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for most taxes;
- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- some debts which the debtors did not properly list;
- debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.